

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Barbara Ervin

Debtor(s)

Case No. 15-38623

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2015.
- 2) The plan was confirmed on 01/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/04/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2019.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,365.00.
- 10) Amount of unsecured claims discharged without payment: \$14,073.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$11,000.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$11,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$567.12
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,567.12

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,500.00	1,932.34	1,932.34	234.95	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	716.23	716.23	87.08	0.00
CAPITAL ONE AUTO FINANCE	Secured	1,700.00	1,261.56	1,261.56	1,261.56	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	510.00	510.83	510.83	62.11	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	544.00	1,230.00	1,230.00	149.55	0.00
CITY OF NAPERVILLE	Unsecured	NA	144.87	144.87	17.61	0.00
CREST FINANCIAL	Unsecured	360.00	465.11	465.11	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	200.00	353.38	353.38	42.97	0.00
ILLINOIS BELL TELEPHONE COMPANY	Unsecured	NA	623.11	623.11	75.76	0.00
MERRICK BANK	Unsecured	878.00	865.31	865.31	105.21	0.00
QUANTUM3 GROUP	Unsecured	114.00	114.56	114.56	13.93	0.00
STELLAR RECOVERY/COMCAST	Unsecured	469.00	NA	NA	0.00	0.00
THE ADDISON OF NAPERVILLE	Unsecured	0.00	NA	NA	0.00	0.00
UNIQUE NATIONAL/PALATINE PUBL	Unsecured	97.00	NA	NA	0.00	0.00
DR LEONARDS/CAROL WRIG	Unsecured	208.00	NA	NA	0.00	0.00
IC SYSTEMS IN/AT&T MIDWEST	Unsecured	510.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	600.00	NA	NA	0.00	0.00
IQ DATA INTERNATIONAL/TANGLEV	Unsecured	2,301.00	NA	NA	0.00	0.00
M3 FINANCIAL/WATERMARK PHYSIO	Unsecured	54.00	NA	NA	0.00	0.00
MABT/CONFIN	Unsecured	716.00	NA	NA	0.00	0.00
AMERICAS FI	Unsecured	0.00	NA	NA	0.00	0.00
ARMOR SYSTEMS/CITY OF ROLLING	Unsecured	200.00	NA	NA	0.00	0.00
ARMOR SYSTEMS/VILLAGE OF PALA	Unsecured	75.00	NA	NA	0.00	0.00
BNQTFIN	Unsecured	2,677.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	22,175.00	22,513.02	22,513.02	2,737.27	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	13,309.00	13,528.57	13,528.57	1,644.88	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,261.56	\$1,261.56	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,261.56	\$1,261.56	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,997.33	\$5,171.32	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,567.12</u>	
Disbursements to Creditors	<u>\$6,432.88</u>	
TOTAL DISBURSEMENTS :		<u>\$11,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.